

2025 State Wins

Insurance & Financial Producer Regulation

- Tennessee and Mississippi defeated bills that would give funeral directors the ability to obtain a decedent's life insurance policy information. This marks the third consecutive year the bill has been introduced in Tennessee and the first time it has been introduced in Mississippi.

Producer Licensing

- North Carolina and California eliminated insurance producer pre-licensing mandates.
- Maine established an Apprentice Insurance Producer License.

Worker Classification

- The New Jersey Department of Labor & Workforce Development issued a proposed regulation to narrow the ABC Test and reclassify independent contractors as full-time employees under New Jersey law. NAIFA-New Jersey led advocacy efforts on behalf of insurance agents through in-person testimony, grassroots action alerts, and direct engagement with regulators and lawmakers. To date, the regulation has not been adopted.

Retirement & Investment

- NAIFA members in Tennessee, North Carolina, Arkansas, Iowa, Alaska, Mississippi, Alabama, and Indiana successfully advocated against proposed state-mandated retirement programs, arguing that consumers already have access to a wide range of retirement savings options in the private sector and that such proposals do not adequately address why Americans are not saving for retirement.

Financial Literacy

- Texas, Colorado, North Dakota, Kentucky, Delaware, and Vermont enacted measures to require high school students to complete a personal finance course to satisfy graduation requirements.

Tax

- NAIFA successfully pushed back on financial services tax proposals in Maryland and Minnesota, which initially had support from the states' governors before they were removed from consideration.